CORE1 CORE2

```
     29sep10 14:42:01 User233765 Session D232.1
          $0.00    0.242 DialUnits File415
     $0.00  Estimated cost File415
     $0.82  INTERNET
     $0.82  Estimated cost this search
     $0.84  Estimated total session cost   0.242 DialUnits

SYSTEM:OS  - DIALOG OneSearch
  File   9:Business & Industry(R) Jul/1994-2010/Sep 28
         (c) 2010 Gale/Cengage
  File  15:ABI/Inform(R) 1971-2010/Sep 28
         (c) 2010 ProQuest Info&Learning
  File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
  File 148:Gale Group Trade & Industry DB 1976-2010/Sep 28
         (c) 2010 Gale/Cengage
*File 148: CURRENT feature not working. See HELP NEWS148.
  File 275:Gale Group Computer DB(TM) 1983-2010/Aug 17
         (c) 2010 Gale/Cengage
  File 610:Business Wire 1999-2010/Sep 29
         (c) 2010 Business Wire.
*File 610: contains data from 3/99 forward.
 For archive data (1986-2/99) see File 810.
  File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
*File 810: contains data from 1986-1999.
 See File 610 for current data.
  File  20:Dialog Global Reporter 1997-2010/Sep 28
         (c) 2010 Dialog
  File 624:McGraw-Hill Publications 1985-2010/Sep 29
         (c) 2010 McGraw-Hill Co. Inc
  File 621:Gale Group New Prod.Annou.(R) 1985-2010/Aug 06
         (c) 2010 Gale/Cengage
  File 636:Gale Group Newsletter DB(TM) 1987-2010/Sep 28
         (c) 2010 Gale/Cengage
  File 613:PR Newswire 1999-2010/Sep 29
         (c) 2010 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
  File 634:San Jose Mercury  Jun 1985-2010/Sep 28
         (c) 2010 San Jose Mercury News
  File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
*File 813: contains data from 1987-1999.
For current data see File 613.

     Set  Items  Description
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? s ((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

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   9: Business & Industry(R)_Jul/1994-2010/Sep 28
        192553  REVIEW????
        408760  CONTRACT??
        116337  DOCUMENT???????
         57488  PARTICIPANT????
         71896  PARTIE?
        273952  TEAM????
       1012589  GROUP????
          1266  REVIEW????(15N)(CONTRACT?? OR
                DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                PARTICIPANT????) OR PARTIE?)
        137640  SEND????
        145983  TRANSFER?
        397412  ACCESS????
         28131  AUTHORIZE????
           116  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                TRANSFER?))

  15: ABI/Inform(R)_1971-2010/Sep 28
        853000  REVIEW????
        644844  CONTRACT??
        552374  DOCUMENT???????
        257421  PARTIE?
        315646  PARTICIPANT????
        687248  TEAM????
       1512576  GROUP????
          6591  REVIEW????(15N)(CONTRACT?? OR
                DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
                PARTICIPANT????) OR PARTIE?)
        303688  SEND????
        346219  TRANSFER?
        800910  ACCESS????
         93678  AUTHORIZE????
          1402  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
                (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                TRANSFER?))

 160: Gale Group PROMT(R)_1972-1989
         26803  REVIEW????
        158137  CONTRACT??
         37301  DOCUMENT???????
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      4668  PARTICIPANT????
      5559  PARTIE?
     16584  TEAM????
    162687  GROUP????
        92  REVIEW????(15N)(CONTRACT?? OR
            DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
      9497  SEND????
     36762  TRANSFER?
     45575  ACCESS????
      6808  AUTHORIZE????
         1  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
Processing
   1838334  REVIEW????
   2092746  CONTRACT??
    891340  DOCUMENT???????
    421336  PARTICIPANT????
   1327579  PARTIE?
   1596883  TEAM????
   3603722  GROUP????
      8724  REVIEW????(15N)(CONTRACT?? OR
            DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    539961  SEND????
    618954  TRANSFER?
   2361056  ACCESS????
    275037  AUTHORIZE????
      1143  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    224320  REVIEW????
    211215  CONTRACT??
    162376  DOCUMENT???????
     30766  PARTIE?
     27282  PARTICIPANT????
    157538  TEAM????
    394132  GROUP????
      1030  REVIEW????(15N)(CONTRACT?? OR
            DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    121373  SEND????
    116923  TRANSFER?
    461981  ACCESS????
     20578  AUTHORIZE????
       244  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

610: Business Wire_1999-2010/Sep 29
    243322  REVIEW????
    279147  CONTRACT??
    224065  DOCUMENT??????
    117002  PARTIE?
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   107934  PARTICIPANT????
   407468  TEAM????
   921822  GROUP????
     1437  REVIEW????(15N)(CONTRACT?? OR
           DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
           PARTICIPANT????) OR PARTIE?)
    78176  SEND????
   109328  TRANSFER?
   662623  ACCESS????
    85655  AUTHORIZE????
       88  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
           (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
           AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
           TRANSFER?))

810: Business Wire_1986-1999/Feb 28
    58426  REVIEW????
   100477  CONTRACT??
    52223  DOCUMENT???????
    21576  PARTIE?
    21842  PARTICIPANT????
   101411  TEAM????
   247576  GROUP????
      408  REVIEW????(15N)(CONTRACT?? OR
           DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
           PARTICIPANT????) OR PARTIE?)
    25493  SEND????
    43442  TRANSFER?
   148400  ACCESS????
    35653  AUTHORIZE????
       32  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
           (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
           AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
           TRANSFER?))

 20: Dialog Global Reporter_1997-2010/Sep 28
Processing
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Processing
  3667172  REVIEW????
  6464621  CONTRACT??
  3088902  DOCUMENT???????
  1203529  PARTICIPANT????
  4172411  PARTIE?
  9290692  TEAM????
 13615477  GROUP????
    14477  REVIEW????(15N)(CONTRACT?? OR
           DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
           PARTICIPANT????) OR PARTIE?)
  2508634  SEND????
  2097657  TRANSFER?
  4686891  ACCESS????
   466966  AUTHORIZE????
      818  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
           (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
           AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
           TRANSFER?))

624: McGraw-Hill Publications_1985-2010/Sep 29
   136498  REVIEW????
   414187  CONTRACT??
    54072  DOCUMENT???????
```

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   89152  TEAM????
   47410  PARTICIPANT????
   63004  PARTIE?
  319323  GROUP????
    1903  REVIEW????(15N)(CONTRACT?? OR
          DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
   43388  SEND????
   61013  TRANSFER?
   99146  ACCESS????
   31895  AUTHORIZE????
      82  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))
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621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06

```
  450930  REVIEW????
  562360  CONTRACT??
  428586  DOCUMENT???????
  223158  PARTIE?
  204096  PARTICIPANT????
  783054  TEAM????
 1341541  GROUP????
    2882  REVIEW????(15N)(CONTRACT?? OR
          DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
  164972  SEND????
  216479  TRANSFER?
 1260012  ACCESS????
  167332  AUTHORIZE????
     200  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))
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636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28

```
  436392  REVIEW????
  646439  CONTRACT??
  316078  DOCUMENT???????
  112625  PARTICIPANT????
  395155  TEAM????
 1107076  PARTIE?
 1192952  GROUP????
    2921  REVIEW????(15N)(CONTRACT?? OR
          DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
  182104  SEND????
  233759  TRANSFER?
  760638  ACCESS????
   70520  AUTHORIZE????
     252  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))
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613: PR Newswire_1999-2010/Sep 29

```
  301242  REVIEW????
  390898  CONTRACT??
  275194  DOCUMENT???????
  161839  PARTIE?
  156885  PARTICIPANT????
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     539749  TEAM????
    1192413  GROUP????
       2018  REVIEW????(15N)(CONTRACT?? OR
             DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
             PARTICIPANT????) OR PARTIE?)
     112991  SEND????
     123703  TRANSFER?
     798730  ACCESS????
     107780  AUTHORIZE????
        188  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
             (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
             AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
             TRANSFER?))


634: San Jose Mercury_ Jun 1985-2010/Sep 28
      59764  REVIEW????
      70580  CONTRACT??
      35107  DOCUMENT???????
      12639  PARTICIPANT????
      20689  PARTIE?
     183632  GROUP????
     174444  TEAM????
        160  REVIEW????(15N)(CONTRACT?? OR
             DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
             PARTICIPANT????) OR PARTIE?)
      37766  ACCESS????
       9696  AUTHORIZE????
      57103  SEND????
      23312  TRANSFER?
          3  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
             (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
             AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
             TRANSFER?))


813: PR Newswire_1987-1999/Apr 30
      82456  REVIEW????
     129833  CONTRACT??
      55683  DOCUMENT???????
      32525  PARTIE?
      39727  PARTICIPANT????
     123098  TEAM????
     309113  GROUP????
        515  REVIEW????(15N)(CONTRACT?? OR
             DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
             PARTICIPANT????) OR PARTIE?)
      35216  SEND????
      47535  TRANSFER?
     149724  ACCESS????
      38038  AUTHORIZE????
         19  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
             (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
             AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
             TRANSFER?))


TOTAL: FILES 9,15,160 and ...
    8571212  REVIEW????
   12574244  CONTRACT??
    6289638  DOCUMENT???????
   14636428  TEAM????
   26009555  GROUP????
    2733107  PARTICIPANT????
    7612501  PARTIE?
```

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    44424  REVIEW????(15N)(CONTRACT?? OR
           DOCUMENT???????)(15N)(((TEAM???? OR GROUP????) OR
           PARTICIPANT????) OR PARTIE?)
  12670864 ACCESS????
   1437767 AUTHORIZE????
   4320236 SEND????
   4221069 TRANSFER?
S1    4588 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
           (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
           AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
           TRANSFER?))
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? s pd>20000609

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  9: Business & Industry(R)_Jul/1994-2010/Sep 28
        2574147  PD>20000609

 15: ABI/Inform(R)_1971-2010/Sep 28
        3868510  PD>20000609

160: Gale Group PROMT(R)_1972-1989
              0  PD>20000609

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
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       13481745  PD>20000609

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
        1364942  PD>20000609

610: Business Wire_1999-2010/Sep 29
        2083240  PD>20000609

810: Business Wire_1986-1999/Feb 28
              1  PD>20000609

 20: Dialog Global Reporter_1997-2010/Sep 28
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       58629506  PD>20000609

624: McGraw-Hill Publications_1985-2010/Sep 29
        1044771  PD>20000609

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
        3664185  PD>20000609

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
        2995737  PD>20000609

613: PR Newswire_1999-2010/Sep 29
        2892602  PD>20000609

634: San Jose Mercury_ Jun 1985-2010/Sep 28
         320120  PD>20000609

813: PR Newswire_1987-1999/Apr 30
           1488  PD>20000609

TOTAL: FILES 9,15,160 and ...
     S292920994  PD>20000609
```

?s s1 and (alert? or trigger?)

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
           116  S1
         30102  ALERT?
         33574  TRIGGER?
            19  S1 AND (ALERT? OR TRIGGER?)


 15: ABI/Inform(R)_1971-2010/Sep 28
          1402  S1
         88800  ALERT?
        115466  TRIGGER?
           378  S1 AND (ALERT? OR TRIGGER?)


160: Gale Group PROMT(R)_1972-1989
             1  S1
          2630  ALERT?
          4236  TRIGGER?
             0  S1 AND (ALERT? OR TRIGGER?)


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
          1143  S1
        283119  ALERT?
        138293  TRIGGER?
           222  S1 AND (ALERT? OR TRIGGER?)


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
           244  S1
         32845  ALERT?
         19053  TRIGGER?
            56  S1 AND (ALERT? OR TRIGGER?)


610: Business Wire_1999-2010/Sep 29
            88  S1
         58007  ALERT?
         17950  TRIGGER?
             7  S1 AND (ALERT? OR TRIGGER?)


810: Business Wire_1986-1999/Feb 28
            32  S1
          9651  ALERT?
          4251  TRIGGER?
             1  S1 AND (ALERT? OR TRIGGER?)


 20: Dialog Global Reporter_1997-2010/Sep 28
           818  S1
        839805  ALERT?
        700511  TRIGGER?
            95  S1 AND (ALERT? OR TRIGGER?)


624: McGraw-Hill Publications_1985-2010/Sep 29
            82  S1
         13368  ALERT?
         17912  TRIGGER?
            17  S1 AND (ALERT? OR TRIGGER?)


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
           200  S1
        104019  ALERT?
         35931  TRIGGER?
            14  S1 AND (ALERT? OR TRIGGER?)


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
           252  S1
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```
       135182  ALERT?
        44422  TRIGGER?
           43  S1 AND (ALERT? OR TRIGGER?)

613: PR Newswire_1999-2010/Sep 29
          188  S1
        70441  ALERT?
        22297  TRIGGER?
           13  S1 AND (ALERT? OR TRIGGER?)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
            3  S1
        12058  ALERT?
        15188  TRIGGER?
            0  S1 AND (ALERT? OR TRIGGER?)

813: PR Newswire_1987-1999/Apr 30
           19  S1
        15300  ALERT?
         5810  TRIGGER?
            0  S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 9,15,160 and ...
         4588  S1
      1695327  ALERT?
      1174894  TRIGGER?
    S3    865  S1 AND (ALERT? OR TRIGGER?)
```

? s s1 and (financ? (25n) advisor?)

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  9: Business & Industry(R)_Jul/1994-2010/Sep 28
          116  S1
      1093117  FINANC?
        72398  ADVISOR?
        16884  FINANC?(25N)ADVISOR?
            5  S1 AND (FINANC? (25N) ADVISOR?)

 15: ABI/Inform(R)_1971-2010/Sep 28
         1402  S1
      1619006  FINANC?
       224662  ADVISOR?
        46288  FINANC?(25N)ADVISOR?
           43  S1 AND (FINANC? (25N) ADVISOR?)

160: Gale Group PROMT(R)_1972-1989
            1  S1
       174022  FINANC?
         5690  ADVISOR?
```

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       734  FINANC?(25N)ADVISOR?
         0  S1 AND (FINANC? (25N) ADVISOR?)


148: Gale Group Trade & Industry DB_1976-2010/Sep 28
      1143  S1
   6713914  FINANC?
    778530  ADVISOR?
    180395  FINANC?(25N)ADVISOR?
        52  S1 AND (FINANC? (25N) ADVISOR?)


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    293453  FINANC?
     31534  ADVISOR?
      3861  FINANC?(25N)ADVISOR?
       244  S1
         3  S1 AND (FINANC? (25N) ADVISOR?)


610: Business Wire_1999-2010/Sep 29
        88  S1
   1294677  FINANC?
    196638  ADVISOR?
     55183  FINANC?(25N)ADVISOR?
         3  S1 AND (FINANC? (25N) ADVISOR?)


810: Business Wire_1986-1999/Feb 28
        32  S1
    339270  FINANC?
    102045  ADVISOR?
     15909  FINANC?(25N)ADVISOR?
         3  S1 AND (FINANC? (25N) ADVISOR?)


 20: Dialog Global Reporter_1997-2010/Sep 28
Processing
       818  S1
  15015622  FINANC?
   1457405  ADVISOR?
    271297  FINANC?(25N)ADVISOR?
        35  S1 AND (FINANC? (25N) ADVISOR?)


624: McGraw-Hill Publications_1985-2010/Sep 29
        82  S1
    270327  FINANC?
     31087  ADVISOR?
      3019  FINANC?(25N)ADVISOR?
        13  S1 AND (FINANC? (25N) ADVISOR?)


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
       200  S1
   1967410  FINANC?
    322773  ADVISOR?
     98978  FINANC?(25N)ADVISOR?
        10  S1 AND (FINANC? (25N) ADVISOR?)


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
       252  S1
   1519258  FINANC?
    306534  ADVISOR?
     51909  FINANC?(25N)ADVISOR?
        13  S1 AND (FINANC? (25N) ADVISOR?)


613: PR Newswire_1999-2010/Sep 29
       188  S1
```

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    1520326  FINANC?
     221217  ADVISOR?
      67982  FINANC?(25N)ADVISOR?
         22  S1 AND (FINANC? (25N) ADVISOR?)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
          3  S1
     116741  FINANC?
      11773  ADVISOR?
        542  FINANC?(25N)ADVISOR?
          0  S1 AND (FINANC? (25N) ADVISOR?)

813: PR Newswire_1987-1999/Apr 30
         19  S1
     480406  FINANC?
      78182  ADVISOR?
      12858  FINANC?(25N)ADVISOR?
          0  S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 9,15,160 and ...
       4588  S1
   32417549  FINANC?
    3840468  ADVISOR?
     825839  FINANC?(25N)ADVISOR?
   S4    202  S1 AND (FINANC? (25N) ADVISOR?)
```

? **s s1 and (financ? or credit?)**

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  9: Business & Industry(R)_Jul/1994-2010/Sep 28
        116  S1
    1093117  FINANC?
     312957  CREDIT?
         64  S1 AND (FINANC? OR CREDIT?)

 15: ABI/Inform(R)_1971-2010/Sep 28
       1402  S1
    1619006  FINANC?
     919421  CREDIT?
       1056  S1 AND (FINANC? OR CREDIT?)

160: Gale Group PROMT(R)_1972-1989
          1  S1
     174022  FINANC?
      40038  CREDIT?
          0  S1 AND (FINANC? OR CREDIT?)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
```

```
            1143  S1
         6713914  FINANC?
         1418254  CREDIT?
             788  S1 AND (FINANC? OR CREDIT?)


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
             244  S1
          293453  FINANC?
           75499  CREDIT?
              87  S1 AND (FINANC? OR CREDIT?)


610: Business Wire_1999-2010/Sep 29
              88  S1
         1294677  FINANC?
          306150  CREDIT?
              50  S1 AND (FINANC? OR CREDIT?)


810: Business Wire_1986-1999/Feb 28
              32  S1
          339270  FINANC?
           86605  CREDIT?
              15  S1 AND (FINANC? OR CREDIT?)


 20: Dialog Global Reporter_1997-2010/Sep 28
Processing
             818  S1
        15015622  FINANC?
         4401208  CREDIT?
             564  S1 AND (FINANC? OR CREDIT?)


624: McGraw-Hill Publications_1985-2010/Sep 29
              82  S1
          270327  FINANC?
           79609  CREDIT?
              48  S1 AND (FINANC? OR CREDIT?)


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
             200  S1
         1967410  FINANC?
          545040  CREDIT?
             111  S1 AND (FINANC? OR CREDIT?)


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
             252  S1
         1519258  FINANC?
          408274  CREDIT?
             155  S1 AND (FINANC? OR CREDIT?)


613: PR Newswire_1999-2010/Sep 29
             188  S1
         1520326  FINANC?
          328973  CREDIT?
             155  S1 AND (FINANC? OR CREDIT?)


634: San Jose Mercury_ Jun 1985-2010/Sep 28
               3  S1
          116741  FINANC?
           50744  CREDIT?
               2  S1 AND (FINANC? OR CREDIT?)


813: PR Newswire_1987-1999/Apr 30
              19  S1
```

```
        480406  FINANC?
        133418  CREDIT?
             6  S1 AND (FINANC? OR CREDIT?)

TOTAL: FILES 9,15,160 and ...
          4588  S1
      32417549  FINANC?
       9106190  CREDIT?
   S5    3101  S1 AND (FINANC? OR CREDIT?)
```

? s s1 and plan

Processing

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
           116  S1
        361517  PLAN
            52  S1 AND PLAN

 15: ABI/Inform(R)_1971-2010/Sep 28
          1402  S1
        806070  PLAN
           855  S1 AND PLAN

160: Gale Group PROMT(R)_1972-1989
             1  S1
         70411  PLAN
             0  S1 AND PLAN

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
          1143  S1
       1605181  PLAN
           560  S1 AND PLAN

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
           244  S1
        135779  PLAN
            75  S1 AND PLAN

610: Business Wire_1999-2010/Sep 29
            88  S1
        270878  PLAN
            19  S1 AND PLAN

810: Business Wire_1986-1999/Feb 28
            32  S1
         88296  PLAN
             5  S1 AND PLAN

 20: Dialog Global Reporter_1997-2010/Sep 28
           818  S1
       5313039  PLAN
           398  S1 AND PLAN

624: McGraw-Hill Publications_1985-2010/Sep 29
            82  S1
        208872  PLAN
            44  S1 AND PLAN
```

```
621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
            200  S1
         548574  PLAN
             76  S1 AND PLAN


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
            252  S1
         534590  PLAN
            116  S1 AND PLAN


613: PR Newswire_1999-2010/Sep 29
            188  S1
         383990  PLAN
            104  S1 AND PLAN


634: San Jose Mercury_ Jun 1985-2010/Sep 28
              3  S1
         102614  PLAN
              0  S1 AND PLAN


813: PR Newswire_1987-1999/Apr 30
             19  S1
         127506  PLAN
              8  S1 AND PLAN


TOTAL: FILES 9,15,160 and ...
           4588  S1
       10557317  PLAN
    S6     2312  S1 AND PLAN
```

? s s1 and (financial (5n) plan)

Processing
Processing
Processing
Processing
Processing

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
            116  S1
         917577  FINANCIAL
         361517  PLAN
           5432  FINANCIAL(5N)PLAN
              0  S1 AND (FINANCIAL (5N) PLAN)

 15: ABI/Inform(R)_1971-2010/Sep 28
           1402  S1
        1231996  FINANCIAL
         806070  PLAN
          20429  FINANCIAL(5N)PLAN
             42  S1 AND (FINANCIAL (5N) PLAN)

160: Gale Group PROMT(R)_1972-1989
              1  S1
         130527  FINANCIAL
          70411  PLAN
            798  FINANCIAL(5N)PLAN
              0  S1 AND (FINANCIAL (5N) PLAN)
```

15

```
148: Gale Group Trade & Industry DB_1976-2010/Sep 28
          1143  S1
       3765394  FINANCIAL
       1605181  PLAN
         34505  FINANCIAL(5N)PLAN
            39  S1 AND (FINANCIAL (5N) PLAN)


275: Gale Group Computer DB(TM)_1983-2010/Aug 17
           244  S1
        236162  FINANCIAL
        135779  PLAN
          1288  FINANCIAL(5N)PLAN
             2  S1 AND (FINANCIAL (5N) PLAN)


610: Business Wire_1999-2010/Sep 29
            88  S1
       1190292  FINANCIAL
        270878  PLAN
          7778  FINANCIAL(5N)PLAN
             0  S1 AND (FINANCIAL (5N) PLAN)


810: Business Wire_1986-1999/Feb 28
            32  S1
        287407  FINANCIAL
         88296  PLAN
          2047  FINANCIAL(5N)PLAN
             0  S1 AND (FINANCIAL (5N) PLAN)


 20: Dialog Global Reporter_1997-2010/Sep 28
Processing
           818  S1
       9258849  FINANCIAL
       5313039  PLAN
         78452  FINANCIAL(5N)PLAN
            11  S1 AND (FINANCIAL (5N) PLAN)


624: McGraw-Hill Publications_1985-2010/Sep 29
            82  S1
        192492  FINANCIAL
        208872  PLAN
          1971  FINANCIAL(5N)PLAN
             9  S1 AND (FINANCIAL (5N) PLAN)


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
           200  S1
       1710980  FINANCIAL
        548574  PLAN
         14691  FINANCIAL(5N)PLAN
             4  S1 AND (FINANCIAL (5N) PLAN)


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
           252  S1
        961858  FINANCIAL
        534590  PLAN
          6087  FINANCIAL(5N)PLAN
             4  S1 AND (FINANCIAL (5N) PLAN)


613: PR Newswire_1999-2010/Sep 29
           188  S1
       1411018  FINANCIAL
        383990  PLAN
```

16

```
        9880  FINANCIAL(5N)PLAN
           7  S1 AND (FINANCIAL (5N) PLAN)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
           3  S1
       81579  FINANCIAL
      102614  PLAN
         720  FINANCIAL(5N)PLAN
           0  S1 AND (FINANCIAL (5N) PLAN)

813: PR Newswire_1987-1999/Apr 30
          19  S1
      412709  FINANCIAL
      127506  PLAN
        2787  FINANCIAL(5N)PLAN
           0  S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 9,15,160 and ...
        4588  S1
    21788840  FINANCIAL
    10557317  PLAN
      186865  FINANCIAL(5N)PLAN
   S7    118  S1 AND (FINANCIAL (5N) PLAN)
```

?s s1 and calendar

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
         116  S1
       21425  CALENDAR
           8  S1 AND CALENDAR

 15: ABI/Inform(R)_1971-2010/Sep 28
        1402  S1
      105744  CALENDAR
         124  S1 AND CALENDAR

160: Gale Group PROMT(R)_1972-1989
           1  S1
        2616  CALENDAR
           0  S1 AND CALENDAR

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
        1143  S1
      196170  CALENDAR
         117  S1 AND CALENDAR

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
         244  S1
       25166  CALENDAR
          40  S1 AND CALENDAR

610: Business Wire_1999-2010/Sep 29
          88  S1
       40693  CALENDAR
           2  S1 AND CALENDAR

810: Business Wire_1986-1999/Feb 28
          32  S1
       12459  CALENDAR
```

```
              2  S1 AND CALENDAR

 20: Dialog Global Reporter_1997-2010/Sep 28
            818  S1
         473529  CALENDAR
             60  S1 AND CALENDAR

624: McGraw-Hill Publications_1985-2010/Sep 29
             82  S1
          14995  CALENDAR
              1  S1 AND CALENDAR

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
            200  S1
          81821  CALENDAR
             22  S1 AND CALENDAR

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
            252  S1
          43421  CALENDAR
             11  S1 AND CALENDAR

613: PR Newswire_1999-2010/Sep 29
            188  S1
          54742  CALENDAR
             41  S1 AND CALENDAR

634: San Jose Mercury_ Jun 1985-2010/Sep 28
              3  S1
           4456  CALENDAR
              0  S1 AND CALENDAR

813: PR Newswire_1987-1999/Apr 30
             19  S1
          16607  CALENDAR
              1  S1 AND CALENDAR

TOTAL: FILES 9,15,160 and ...
           4588  S1
        1093844  CALENDAR
    S8      429  S1 AND CALENDAR
```

? s s1 and (previous (5n) update)

Processing

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
            116  S1
         186812  PREVIOUS
          51788  UPDATE
            565  PREVIOUS(5N)UPDATE
              0  S1 AND (PREVIOUS (5N) UPDATE)

 15: ABI/Inform(R)_1971-2010/Sep 28
           1402  S1
         515358  PREVIOUS
         241162  UPDATE
            777  PREVIOUS(5N)UPDATE
              2  S1 AND (PREVIOUS (5N) UPDATE)
```

```
160: Gale Group PROMT(R)_1972-1989
            1  S1
        26873  PREVIOUS
         7647  UPDATE
           13  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
         1143  S1
       764834  PREVIOUS
       874692  UPDATE
         1509  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
          244  S1
        83527  PREVIOUS
        78526  UPDATE
          275  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)

610: Business Wire_1999-2010/Sep 29
           88  S1
       123655  PREVIOUS
       344397  UPDATE
          226  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)

810: Business Wire_1986-1999/Feb 28
           32  S1
        51463  PREVIOUS
        22870  UPDATE
           33  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)

 20: Dialog Global Reporter_1997-2010/Sep 28
          818  S1
      3666876  PREVIOUS
      2111290  UPDATE
         3385  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)

624: McGraw-Hill Publications_1985-2010/Sep 29
        89343  PREVIOUS
        21511  UPDATE
           67  PREVIOUS(5N)UPDATE
           82  S1
            0  S1 AND (PREVIOUS (5N) UPDATE)

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
          200  S1
       255467  PREVIOUS
       615286  UPDATE
          373  PREVIOUS(5N)UPDATE
            0  S1 AND (PREVIOUS (5N) UPDATE)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
          252  S1
       265072  PREVIOUS
       226102  UPDATE
         1226  PREVIOUS(5N)UPDATE
```

```
                  0  S1 AND (PREVIOUS (5N) UPDATE)

613: PR Newswire_1999-2010/Sep 29
            188  S1
         166810  PREVIOUS
         442029  UPDATE
            232  PREVIOUS(5N)UPDATE
              0  S1 AND (PREVIOUS (5N) UPDATE)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
              3  S1
          51547  PREVIOUS
           9660  UPDATE
             15  PREVIOUS(5N)UPDATE
              0  S1 AND (PREVIOUS (5N) UPDATE)

813: PR Newswire_1987-1999/Apr 30
             19  S1
          68118  PREVIOUS
          26484  UPDATE
             33  PREVIOUS(5N)UPDATE
              0  S1 AND (PREVIOUS (5N) UPDATE)

TOTAL: FILES 9,15,160 and ...
           4588  S1
        6315755  PREVIOUS
        5073444  UPDATE
           8729  PREVIOUS(5N)UPDATE
     S9        2  S1 AND (PREVIOUS (5N) UPDATE)
```

? s au=robb, paul

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
>>>Prefix "AU" is undefined
              0  AU=ROBB, PAUL

 15: ABI/Inform(R)_1971-2010/Sep 28
              0  AU=ROBB, PAUL

160: Gale Group PROMT(R)_1972-1989
              0  AU=ROBB, PAUL

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
              0  AU=ROBB, PAUL

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
              0  AU=ROBB, PAUL

610: Business Wire_1999-2010/Sep 29
              0  AU=ROBB, PAUL

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
              0  AU=ROBB, PAUL

 20: Dialog Global Reporter_1997-2010/Sep 28
              0  AU=ROBB, PAUL

624: McGraw-Hill Publications_1985-2010/Sep 29
```

```
>>>Prefix "AU" is undefined
              0  AU=ROBB, PAUL

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
              0  AU=ROBB, PAUL

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
              0  AU=ROBB, PAUL

613: PR Newswire_1999-2010/Sep 29
              0  AU=ROBB, PAUL

634: San Jose Mercury_ Jun 1985-2010/Sep 28
              0  AU=ROBB, PAUL

813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
              0  AU=ROBB, PAUL

TOTAL: FILES 9,15,160 and ...
    S10     0  AU=ROBB, PAUL
```

? s au=robb, p?

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
>>>Prefix "AU" is undefined
              0  AU=ROBB, P?

 15: ABI/Inform(R)_1971-2010/Sep 28
            210  AU=ROBB, P?

160: Gale Group PROMT(R)_1972-1989
              0  AU=ROBB, P?

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
             77  AU=ROBB, P?

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
              0  AU=ROBB, P?

610: Business Wire_1999-2010/Sep 29
              0  AU=ROBB, P?

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
              0  AU=ROBB, P?

 20: Dialog Global Reporter_1997-2010/Sep 28
              0  AU=ROBB, P?

624: McGraw-Hill Publications_1985-2010/Sep 29
>>>Prefix "AU" is undefined
              0  AU=ROBB, P?

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
              0  AU=ROBB, P?

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
              0  AU=ROBB, P?
```

```
613: PR Newswire_1999-2010/Sep 29
                0  AU=ROBB, P?

634: San Jose Mercury_ Jun 1985-2010/Sep 28
                0  AU=ROBB, P?

813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
                0  AU=ROBB, P?

TOTAL: FILES 9,15,160 and ...
     S11      77  AU=ROBB, P?
```

? s s1 not s2

Processing
Processing
Processing
Processing
Processing
Processing
Processing

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
            116  S1
        2574147  S2
             22  S1 NOT S2

 15: ABI/Inform(R)_1971-2010/Sep 28
           1402  S1
        3868510  S2
            474  S1 NOT S2

160: Gale Group PROMT(R)_1972-1989
              1  S1
              0  S2
              1  S1 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
           1143  S1
       13481745  S2
            411  S1 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
            244  S1
        1364942  S2
            172  S1 NOT S2

610: Business Wire_1999-2010/Sep 29
             88  S1
        2083240  S2
             10  S1 NOT S2

810: Business Wire_1986-1999/Feb 28
             32  S1
              1  S2
             32  S1 NOT S2
```

```
 20: Dialog Global Reporter_1997-2010/Sep 28
Processing
            818  S1
      58629506  S2
            69  S1 NOT S2


624: McGraw-Hill Publications_1985-2010/Sep 29
            82  S1
       1044771  S2
            27  S1 NOT S2


621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
           200  S1
       3664185  S2
            41  S1 NOT S2


636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
           252  S1
       2995737  S2
           113  S1 NOT S2


613: PR Newswire_1999-2010/Sep 29
           188  S1
       2892602  S2
             5  S1 NOT S2


634: San Jose Mercury_ Jun 1985-2010/Sep 28
             3  S1
        320120  S2
             1  S1 NOT S2


813: PR Newswire_1987-1999/Apr 30
            19  S1
          1488  S2
            19  S1 NOT S2


TOTAL: FILES 9,15,160 and ...
          4588  S1
      92920994  S2
    S12    1397  S1 NOT S2
```

? **rd**


```
Processing
Processing
Processing


Processing - Examined 1000 records
>>>Record 813:976426 incomplete bibliographic data - record retained in RD set
    S13    1170  RD  (unique items)
```

? **DS**


```
Set   File    Items   Description
       9       116
      15      1402
```

```
        160        1
        148     1143
        275      244
        610       88
        810       32
         20      818
        624       82
        621      200
        636      252
        613      188
        634        3
        813       19
S1             4588    ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-
                       5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-
                       )) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TR-
                       ANSFER?))
          9  2574147
         15  3868510
        160        0
        148 13481745
        275  1364942
        610  2083240
        810        1
         20 58629506
        624  1044771
        621  3664185
        636  2995737
        613  2892602
        634   320120
        813     1488
S2         92920994    PD>20000609
          9       19
         15      378
        160        0
        148      222
        275       56
        610        7
        810        1
         20       95
        624       17
        621       14
        636       43
        613       13
        634        0
        813        0
S3              865    S1 AND (ALERT? OR TRIGGER?)
          9        5
         15       43
        160        0
        148       52
        275        3
        610        3
        810        3
         20       35
        624       13
        621       10
        636       13
        613       22
        634        0
        813        0
S4              202    S1 AND (FINANC? (25N) ADVISOR?)
          9       64
```

24

```
        15      1056
       160         0
       148       788
       275        87
       610        50
       810        15
        20       564
       624        48
       621       111
       636       155
       613       155
       634         2
       813         6
S5              3101    S1 AND (FINANC? OR CREDIT?)
         9        52
        15       855
       160         0
       148       560
       275        75
       610        19
       810         5
        20       398
       624        44
       621        76
       636       116
       613       104
       634         0
       813         8
S6              2312    S1 AND PLAN
         9         0
        15        42
       160         0
       148        39
       275         2
       610         0
       810         0
        20        11
       624         9
       621         4
       636         4
       613         7
       634         0
       813         0
S7               118    S1 AND (FINANCIAL (5N) PLAN)
         9         8
        15       124
       160         0
       148       117
       275        40
       610         2
       810         2
        20        60
       624         1
       621        22
       636        11
       613        41
       634         0
       813         1
S8               429    S1 AND CALENDAR
         9         0
        15         2
       160         0
```

```
       148          0
       275          0
       610          0
       810          0
        20          0
       624          0
       621          0
       636          0
       613          0
       634          0
       813          0
 S9                 2    S1 AND (PREVIOUS (5N) UPDATE)
         9          0
        15          0
       160          0
       148          0
       275          0
       610          0
       810          0
        20          0
       624          0
       621          0
       636          0
       613          0
       634          0
       813          0
 S10                0    AU=ROBB, PAUL
         9          0
        15          0
       160          0
       148         77
       275          0
       610          0
       810          0
        20          0
       624          0
       621          0
       636          0
       613          0
       634          0
       813          0
 S11               77    AU=ROBB, P?
         9         22
        15        474
       160          1
       148        411
       275        172
       610         10
       810         32
        20         69
       624         27
       621         41
       636        113
       613          5
       634          1
       813         19
 S12             1397    S1 NOT S2
         9         21
        15        469
       160          1
       148        372
       275        118
```

```
     610          3
     810         18
      20         42
     624         27
     621         10
     636         82
     613          1
     634          1
     813          5
S13            1170   RD  (unique items)
```

? S S9 NOT S2

```
  9: Business & Industry(R)_Jul/1994-2010/Sep 28
              0  S9
        2574147  S2
              0  S9 NOT S2

 15: ABI/Inform(R)_1971-2010/Sep 28
              2  S9
        3868510  S2
              2  S9 NOT S2

160: Gale Group PROMT(R)_1972-1989
              0  S9
              0  S2
              0  S9 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
              0  S9
       13481745  S2
              0  S9 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
              0  S9
        1364942  S2
              0  S9 NOT S2

610: Business Wire_1999-2010/Sep 29
              0  S9
        2083240  S2
              0  S9 NOT S2

810: Business Wire_1986-1999/Feb 28
              0  S9
              1  S2
              0  S9 NOT S2

 20: Dialog Global Reporter_1997-2010/Sep 28
              0  S9
       58629506  S2
              0  S9 NOT S2

624: McGraw-Hill Publications_1985-2010/Sep 29
              0  S9
        1044771  S2
              0  S9 NOT S2

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
```

```
                    0  S9
          3664185  S2
                    0  S9 NOT S2

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
                    0  S9
          2995737  S2
                    0  S9 NOT S2

613: PR Newswire_1999-2010/Sep 29
                    0  S9
          2892602  S2
                    0  S9 NOT S2

634: San Jose Mercury_ Jun 1985-2010/Sep 28
                    0  S9
           320120  S2
                    0  S9 NOT S2

813: PR Newswire_1987-1999/Apr 30
                    0  S9
             1488  S2
                    0  S9 NOT S2

TOTAL: FILES 9,15,160 and ...
                    2  S9
         92920994  S2
    S14          2  S9 NOT S2
```

? RD

```
    S15        2  RD  (unique items)
```

? T /9/ALL

Dialog eLink: USPTO Full Text Retrieval Options

15/9/1 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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01826363   04-77354
Review of COMPS, Inc.

Rodriguez, Mauricio
Real Estate Finance v16n1 pp: 103-107
Spring 1999
ISSN: 0748-318X **Journal Code:** RFN
Document Type: Journal article **Language:** English **Length:** 5 Pages
Special Feature: Charts Graphs References
Word Count: 1293

Abstract:

While many firms attempt to maintain their own proprietary data bases for
use in market analysis and valuation, the cost of maintaining primary data
is becoming prohibitive if not impossible for many firms. Outsourcing
makes sense. The cost of acquiring and maintaining quality data has
economies of scale that has led to the recent growth of some large data
vendors. COMPS recently purchased RealBid and RIG bought LeaseTrend and
Jamison. Efficiencies are gained and the market benefits. one of these
major players, COMPS, specializing in the development of property
transaction data is reviewed.

Text:

Technology has changed how individuals compete in the commercial real
estate industry. In the past, real estate professionals spent much of their
time gathering and researching data. The need for accurate and timely
information has not changed. However, service providers have emerged that
give commercial real estate professionals the option of easily outsourcing
many data gathering functions. COMPS.COM, Inc. is one of these service
providers, and this article reviews one of their products, "COMPSLink
Windows" (COMPSLink).

WHO IS COMPS.COM?

COMPS.COM, Inc. (COMPS) is a company based in San Diego, California that
has been providing commercial real estate information since 1982. COMPS has
created COMPSBase, a database that contains information on commercial
property transactions throughout the U.S. COMPSBase contains nearly 500,000
confirmed sale transactions in major U.S. markets, as well as information
on over 750,000 buyers, sellers, and brokers. COMPS collects data from a
wide variety of sources. COMPS reviews documents to confirm legal
descriptions and visits each property to photograph and evaluate them.
Participants are interviewed to confirm transaction details. Transaction
information is sought within days after closings. On average, the completed
report is retrievable from the database after approximately sixty days.
Once COMPS begins to service a market, efforts are made to provide
comprehensive coverage of all commercial transactions. 9 There is a large
variety of property type groupings and subgroupings that a user can select
from in searching for comparable properties.

Exhibit 1 shows the market coverage by property type, market, and starting
date of coverage.

Information in COMPSBase can be accessed in a variety of ways. COMPSLink is
a Windows-based database management program designed specifically to access
COMPSBase.2 Upon starting the COMPSLink software, the program displays a
window wherein a search can be done by location, property type, property
characteristics, or sales information. A tab is available to access a
window that will allow for more advanced search criteria. If no search
criteria are selected, then the entire database will be accessed.3

The results from the initial search will appear in seven window tabs that
display information described as follows. The first tab, "Quick View,"
provides information (in a table format) for each property that meets your
search criteria. Each row in this table contains information for a property
that fulfills your search parameters. This property-specific information
includes sales price information, location information, and some
information regarding property characteristics. Each of the remaining six
tabs contain information related to the row (property) currently
highlighted in the Quick View window.
The second window tab, "Contacts," contains information on the seller, the

buyers' brokers, and additional contacts related to a specific property transaction. A confirmation date is also provided. The third window tab, "Income Loan," contains information regarding gross income, expenses, net income, cap rate, and lender information. A memo describing financial aspects of the transaction is also provided.

The fourth tab, "Vital Data," and fifth window tab, "Description," contain detailed information on property characteristics and details regarding the transaction. The last two window tabs, "Photo," and "Plat," contain a picture and plat for the subject property.4

A main menu is available near the top of the program window. This menu is accessible from any of the window tabs discussed above. There is also a bar containing shortcut buttons to menu options. These shortcut buttons are also accessible from any of the tabs discussed above. The main menu consists of four choices (file, view, comps, and help), which are described next.

Choosing "file" from the main menu allows the user to open previous search results, save new criteria, update a database, export data, set photo and plat preferences, and specify printer setup.

The data exporting capabilities are flexible. The user is able to pick which data fields will be exported for the selected records. Data may be easily exported to the following formats: ASCII, Paradox, dBase, and REA. A list of fields to be exported may also be saved. Choosing "view" from the main menu allows the user to select and deselect properties one at a time or all at once. A useful feature is the ability to invert the selection. This will select only previously unselected records. Users have the option of discarding all unselected records.

Choosing "comps" from the main menu allows the user to reenter the search screens that appear when the program is initiated. It also allows users to specify how records should be sorted, specify reports to be generated, and compute basic statistics for selected records. Records can be sorted in ascending or descending order based upon fields specified by the user.

Users may pick from several preformatted reports for a particular property or a select set of properties. These reports can be previewed prior to printing. Exhibit 2 shows a sample report for a single property

(Table Omitted)

Captioned as: EXHIBIT 1A

(Table Omitted)
Captioned as: EXHIBIT 1B

(Table Omitted)

Captioned as: EXHIBIT 2

(Chart Omitted)

Captioned as: EXHIBIT 3

The COMPSLink software also facilitates the creation of user-specified trend reports. Exhibit 3 shows an example of a trend report for the average price per square foot of office space for Dallas county The number (count), average, and median statistics for sales price, square feet, cap rate, gross multiplier, price/square foot, units, and price/unit can be easily computed for a selected set of properties by choosing the "statistics"

option from the comps submenu (or the corresponding shortcut button).

SHOULD YOU OUTSOURCE YOUR DATA REQUIREMENTS?

If your business can benefit from detailed data pertaining to commercial real estate transactions, you have a choice of obtaining data through in-house staff or from an outside service provider. As discussed in the Summer 1998 issue of this journal, the benefits derived from having access to data should outweigh all costs of obtaining the data.5 It makes sense to outsource your data needs if outside service providers can gather and supply needed data more efficiently than your in-house staff. Outside service providers may benefit from economies of scale and scope in their data-gathering efforts.

For ad hoc users, the costs for E-COMPS property reports range from $16 to $28 each, depending on the price of the property. Subscriptions or licenses are available for all the comparable reports in a given city or county or by property type. The cost depends on the size of the database and how many users have access to it. An average city like San Diego, for all property types, would be approximately $4,800 per year. Washington, D.C., which has a far greater transaction volume, would be approximately $9,000 per year.

For more information on products from COMPS you can visit their web site at http://www.comps.com or call 1-800-821-1573.

Footnote:

ENDNOTES

Footnote:

If you are a national data vendor or major software provider serving the commercial real estate industry and wish

Footnote:

to have your product considered for review, please send a note to Norm Miller at millernn(,email.uc.edu.

'Information is confirmed for all transactions of at least $250,000. Multifamily dwellings must have at least five units.

2Information in COMPSBase may also be obtained by calling and requesting specific reports for a subject property, reports on trends in a given market, or contact information for a given property type in a desired geographic area. Limited search and reporting capabilities are available via "ECOMPS," an Internet-based service. A more comprehensive

Footnote:

service is also available via the Intemet "spectrum service." 3The entire data for which a user subscribes will be **accessed**.

Footnote:

4The photo and plat are read from a CD and hence do not use up hard disk space. 5See Rodriguez [1998].

Reference:

REFERENCES

Reference:

Rodriguez, Mauricio. "LeaseTrend Review" Real Estate Finance, Summer 1998.

Author Affiliation:

MAURICIO RODRIGUEZ

is an assistant professor of finance at the MJ. Neeley School of Business
at Texas Christian University in Fort Worth.

THIS IS THE FULL-TEXT.

Company Names:
Commercial Properties Information Services Inc
Geographic Names: US

Descriptors: Outsourcing; Data bases; Information management; Commercial
real estate
Classification Codes: 5120 (CN=Purchasing); 8360 (CN=Real estate); 5220
(CN=Data processing management); 9190 (CN=United States)

Dialog eLink: USPTO Full Text Retrieval Options

15/9/2 (Item 2 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)

00654702   93-03923
Expanding Your Role in a Corporate Securities Closing

Koontz, Susan Diane
Legal Assistant Today   v10n2 pp: 46-54
Nov/Dec 1992
ISSN: 1045-6686 **Journal Code:** LAT
Document Type: Journal article **Language:** English **Length:** 9 Pages
Word Count: 5054

Abstract:

An in-house legal assistant can participate in a company's securities
transaction in 4 phases: 1. drafting and printing Securities and Exchange
Commission documents, 2. drafting closing documents, 3. preparing for
closing, and 4. preparing post-closing wrap-up and bound volume. An
initial step in this process is to become familiar with the transaction and
with the company's traditional procedures for such transactions. Because
there is such a short time between pricing and closing, the preparation of
the closing documents needs to start as early as possible, even before the
pricing of the securities. Legal assistants should take on as much
responsibility as possible in a securities transaction, but if someone in
the company has handled a task well in the past, the legal assistant should
try to coordinate with them to make sure that the transaction flows

smoothly.

Text:

The next time your company is doing a public offering of securities, grab the bull by the horns and wrangle more of the action for yourself. You can run the print master, revise closing documents, and make the closing so organized they will wonder how they ever did it without you!

No matter which type of security is being offered (see the Glossary in this article), the process involved is surprisingly similar. As an in-house legal assistant, your participation in a securities transaction will have four phases:

* Drafting and printing SEC documents;

* Drafting closing documents;

* Preparing for closing; and

* Post-closing wrapup and bound volume.

There are many steps within each phase that need to happen almost simultaneously, not unlike keeping a dozen plates spinning in the air, but with a detailed plan of action and strong organizational skills, you can bring the transaction to a successful conclusion.
GETTING STARTED

The best way to familiarize yourself with an upcoming transaction is to obtain a copy of a 'bound volume' that holds the closing documents from a previous transaction, preferably one that was substantially similar to the one you are about to do. If you are unable to keep the book, copy the index and as many of the closing documents as you can.

You will need a term sheet which states the type of security (debenture, preferred stock, etc.) and as many of the terms (amount, length of obligation, interest payment dates, etc.) as are known to date. Several of the terms will not be decided until the board of directors (or a committee thereof) meets to price the security, usually one week before closing.

Also obtain a copy of the drafts of the underwriting or agency agreement, the registration statement (if previously filed as a 'shelf' registration), and the indenture or other agreement with the trustee. These three documents control the transaction and should spell out all of the certificates that the issuer is obligated to provide at closing.

The next step is to determine what is traditionally done by your company. If you are employed by the issuer, this is your opportunity to convince them that more of the work can be done in house by using your skills to support the work of in-house counsel, rather than shipping it to the outside law firm at a significant hourly cost. If your attorneys have been reluctant to give you additional responsibility in the past, handing them a first draft of the closing certificates will be more convincing than a request to be involved.

Prepare and distribute a working group list that has the names, phone numbers, addresses (both office and home), and fax numbers of all individuals working on the transaction. Have this reviewed and distributed to those individuals and the printer as soon as possible.

Set up subfiles immediately, so that needed items can be retrieved quickly. Suggested subfiles include:

* Authorization/Resolutions;

* Registration Statement;

* Prospectus Supplement;

* Form T-1/Trustee Matters;

* As-Filed Documents;

* Underwriting Agreement;
* Indenture;

* Form of Debenture;

* Closing Certificates;

* Legal Opinions;

* Due Diligence Materials;

* Correspondence and Working Group Lists;

* Closing Volume;

* Go-By's.

If appropriate, keep the files in your office so that you can maintain control, but they should remain readily **accessible** to everyone. Post a list of the subfiles for quick reference.

REGISTRATION WITH THE SEC

Once a company has decided to issue a security to the public in the United States, it must register it with the Securities and Exchange Commission on a registration statement under the Securities Act of 1933. If a shelf registration statement has already been filed, the base prospectus will be supplemented and distributed after pricing. (Note: Some of the following information in this section applies only to printing a registration statement, some only to printing a prospectus, but much of it pertains to both.)

DRAFTING THE REGISTRATION STATEMENT

The drafting of the registration statement and the base prospectus is negotiated by the issuer, its counsel, the underwriter (if one is involved at this point), and its counsel. An underwriter may not be involved until after a shell registration is effective and then only for a particular sale of securities from that shelf. The drafting occurs in person or through numerous phone calls and faxes. It is doubtful that a legal assistant would be involved in these negotiations, but you can offer to compile a master mark-up for circulation to all parties and/or to the printer. You can also communicate to the printer to whom the drafts should be distributed and when.

Drafts returning from the printer must be team proofed to catch any errors. Point out any errors or inconsistencies within the document in the use of defined terms, section references, grammar, syntax, or punctuation. When compiling the master markup, set your photocopier to reduce the clean

draft to 95% and copy on legal-size paper, leaving plenty of room to write and, of course, always use pencil.

PREPARATION

The decision to issue a new Security is made by the board of directors of the issuer or an **authorized** committee thereof. Authorizing resolutions will be prepared and presented to the board or committee for action.

Determine your company's method of obtaining signatures of officers and directors for the registration statement. Signatures may be on the signature page of the registration statement or by power of attorney (usually a combination of the two methods). If appropriate, present the papers for signature at the board of directors meeting at which they **authorize** the issuance of the security and circulate them afterwards to any individuals who still need to sign. Leave all materials undated and leave the page number off of the signature page--this information may change.

Check SEC regulations regarding the filing package: types of exhibits, number of signed and number of conformed copies, whether the pages need to be sequentially numbered, etc. Create a checklist that you will use before and at the printer.

Determine who is responsible for which exhibits. Ask that exhibits be sent to you in advance of going to the printer.

Obtain a certified check payable to the SEC to cover the filing fee. Be sure to check with the bank regarding its procedures to avoid any delay. Your company's treasury department should be able to help you or perhaps take on this responsibility.

Draft a transmittal letter for the SEC and have it signed before going to the printer. If the issuer is requesting an accelerated effectiveness date, draft this request letter and have it signed as well. Any acceleration request from the underwriters will be drafted by them but the filing of the request letters should be coordinated. Make a copy of each of the issuer's letters and print "Please stamp and return" in the top corner, attaching a stamped envelope addressed to you so that you can verify that the SEC filing desk received the package.

Determine how the package will be filed in Washington: via the printer's courier, another overnight delivery service, or a Washington branch of your company or law firm.

Determine if your company will need to file a Form 8-K, a 'current report' under the Securities Exchange Act of 1934, in order to file copies of * the underwriting agreement, the form of security, or the indenture. If so, draft the Form 8-K, listing exhibits appropriate to the transaction, and a transmittal letter.

Contact the members of the working group to determine how many copies they will need of the registration statement, with or without exhibits, how many copies they will need of the final prospectus, and where they wish these copies to be sent. Create a chart of this information for the printer (check with the customer service representative on the format that would be the most helpful).

Create a short list to take to the printer of names and fax numbers of individuals who must receive last minute changes but will not be present at the printer.

Make sure all parties are aware of the printer's deadline for final changes to ensure that the filing package gets on the plane to the SEC filing desk in Washington, D.C.

Create exhibit divider pages (usually on blue paper). Assemble all available exhibits before you leave for the printer.

If this is a Rule 424(b) filing of a prospectus supplement relating to a base prospectus for a previously filed security, type labels (12 or so) stating the registration statement number and appropriate 424(b) subparagraph reference. These will be placed on the upper right corner of the prospectuses submitted in the SEC filing package.

Take the most recent drafts of the registration statement or prospectus with you when you go to the printer for the final printing, in case any questions arise about previous changes.

Check with the printer to see if they will sequentially number the pages, when appropriate. If they cannot, take your own number stamper.

Take extra pages of the company's stationery, a copy of the working group list, and any other supplies you or your attorneys particularly care to use. The printer should be stocked with all traditional office supplies.

AT THE PRINTER

If any last minute changes are to be made, coordinate them with the printer, proof carefully, and have the printer fax the new pages to the individuals on your short list.

Maintain a running master of the document, stapling all changed pages to the new page. Make a list of which pages are resubmitted to the printer and check them off as they return.

Go over master distribution instructions for the final copies with the printer.

Assemble the remaining exhibits (if any), double-check and date those needed, and give the exhibit package to the printer, with instructions as to how many copies you need.

Once the print master on a prospectus has been cleared, the printer will work up the 'blue line' which is printed in blue ink on special paper. It is the last copy of your document before the mass printing, so check it carefully. First, make sure the pages are in the correct order, with appropriate blank pages. Next, circle any unwanted marks in the margins and other white space. Then check a third time, circling any broken type or incomplete letters.

Check over each page of each copy going to the SEC and do whatever else is required, e.g., inserting originally signed exhibits, number stamping, affixing 424(b) labels, etc. Assemble and double-check the filing package.

Once you have verified filing and distribution instructions with the printer, you should be able to pack up and go home, but make sure you have a copy of the registration statement with you for the morning, just in case.

DRAFTING CLOSING DOCUMENTS

Whereas the prospectus or prospectus supplement is finalized at pricing,

many additional documents need to be prepared for the closing. Since there is such a short time between pricing and closing, the preparation of the closing documents needs to start as early as possible, even before the pricing of the securities.

Many of the documents needed for closing are identified in the underwriting agreement in the section regarding conditions of the underwriter's obligations.

The closing memorandum lists the steps to be taken between pricing and closing. It may be prepared by any of the parties, according to your company's tradition. It is the longest and most visible of the closing documents, and it is generally not signed by any of the parties. It may have other closing documents or form of closing documents as exhibits, and may contain a schedule of the closing documents. If the closing memo does not have such a schedule (or if it is incomplete), create one so that all parties are in agreement as to what is needed. Include all documents required to be on the table at closing, even those that may already have been delivered, like copies of the registration statement. Put the documents in a logical order (perhaps the order they appear in the bound volume of a recent transaction) and number them. This numbering system can be carried throughout the closing.

The issuer typically drafts the following documents for closing:

* A corporate secretary's certificate containing a copy of the company's articles of incorporation, bylaws, and resolutions authorizing the securities transaction and any matters necessary to the completion of the transaction. You may also attach copies of the indenture, a form of the security, or any other document that the issuer, the underwriter, or the trustee would like certified by the corporate secretary.

* An incumbency certificate (usually an attachment to the corporate secretary's certificate) showing the names, titles, and specimen signatures of officers or agents of the company. Your company may already have a universal incumbency certificate that may be attached, but if it does not, and specimen signatures are acceptable, cut and paste signatures on, instead of circulating it for signature. It should include the signature of each individual who will sign any document in the transaction on behalf of the issuer, including the debenture, note, or stock certificate. It should be signed by the corporate secretary or an assistant and attested to by another officer or assistant corporate secretary.
* A good standing certificate and/or certificate of existence of the company issued by the comptroller's office or secretary of state of the state in which the company is domiciled. A bring-down certificate of existence dated either the day of or the day before closing is usually required. This will be sent to the closing either by fax or by telex; you should know which is required for your transaction and have the fax or telex numbers ready in advance.

* An officer's certificate stating that no 'stop order' suspending the effectiveness of the registration statement is in effect and, if required, identifying the agent for service of process for the issuer.

* A financial officer's certificate stating that the issuer will comply with the terms of the underwriting agreement, that there are no restrictions in any other agreements of the company that would prohibit issuing this security, and that there has been no material adverse change in the condition of the issuer from that set forth in the prospectus or from the date of pricing.

* A cross-receipt stating that the underwriters have received the

securities and the issuer has received payment therefor.

* An opinion or opinions of the counsel for the issuer. Outside counsel
will prepare their own opinion, but one may also be given by the general
counsel of the company.

* A 'blood letter' from the underwriters detailing information provided to
the issuer for use in the prospectus. Even though this document is signed
by the underwriters, it may be drafted by the issuer.

* A form of the security containing the exact language that will be printed
on the security by the banknote company, typed on standard paper. The
language for the security should be in an appendix to the indenture.

Your company may also have additional certificates pertaining to
significant subsidiaries of the issuer or special industry regulations (or
exemptions therefrom).

The indenture or other agreement between the issuer and the trustee will
require certain documents to be provided by the issuer to the trustee at or
shortly before closing:

* An officer's certificate, company order, supplemental indenture, or
certified copy of the resolution setting forth the terms of the security;

* An officer's certificate ratifying the representations and warranties set
forth in the indenture; and
* A request that the security be authenticated and delivered to the
underwriters at a time and place so specified.

If the issuer is assuming any of the responsibilities usually performed by
the trustee, such as **transfer** agent, there will be additional
agreements and certificates detailing this arrangement.

The securities will need to be printed. Determine what printer has handled
this task for your company in the past: an out-of-town banknote engraver or
the in-town financial printer that handled the prospectus. Contact them and
send them a markup of the last similar security they printed for
your company. Team proof it carefully against the form of security that has
been reviewed by all parties. Proofs can be turned around overnight, but
the printing of the final securities takes longer, so be sure to contact
the printer and obtain and meet his or her exacting schedule.

After pricing, the underwriters will call the CUSIP Bureau with the pricing
information. A few hours later, you should call the CUSIP Bureau at
212-208-8329 (Corporate Issues Department) to obtain the CUSIP number for
this security. This number will be placed on the printed face of the
security. Be sure to write the number exactly as it was given to you,
including spaces between certain numbers.

MECHANICS
Maintain a status sheet of documents that your company is responsible for
preparing. This status sheet should list:

* Name of the document;

* The initials of the person primarily responsible;

* Word processing identification number;

* The name of person who will sign the document; and

* The current status of the document.

You may also include, on the same or another page, documents from other individuals that the issuer is required to produce, i.e., an outside auditor's letter (called a 'comfort letter'), certificates from the trustee, and an opinion of outside counsel for the issuer, to remind yourself to stay in contact with them.

In order to prepare a first **review** draft of the closing **documents**, **update** the **documents** used in a **previous**, similar transaction by changing the date, **parties**, percentage and due date of the security, and other relevant information. Some of these terms will not be known until the security is priced, but you can put blanks in for the first review draft.

When drafting the documents, be consistent with the spacing and treatment of the headings, signature blocks, style of indentation, and numbering of subparagraphs, etc. Put "Draft of [date and time!" in the top right hand corner of each document, so that everyone will know that it is not a final document and that they are all working from the same draft on a conference call. Your word processor may have an automatic date and time function which you can customize and put on a macro.

Check for consistency of style in the introductory and closing paragraphs. For instance, use "dated as of June 1, 1992" throughout; don't have some documents using that and some using "dated on the 1st day of June, 1992." Also remember, the move is on to modernize legal language. State which section of the underwriting agreement or indenture required the **document** in the text.

REVIEW BY **PARTIES**

Once your in-house attorneys have **reviewed** the draft closing **documents**, circulate them to the attorneys for the other **parties** in the transaction. Use the schedule of **documents** from the closing memo as your list, and preface the package with a short memo stating when you need comments and how they may be conveyed. Your fax machine should be programmable to **send** copies of the same transmission to several parties at once; investigate this possibility to save yourself a lot of time.

After incorporating comments from all parties, mark the changes from the last draft and recirculate. There are several computer programs on the market that will mark the text for you which are quite inexpensive compared to all the hours you would spend marking it by hand. If you use a program, you must remember to save the draft that went to the parties originally on-line (you can use a date identifier such as ".529" for the May 29th draft). You can also edit the marked version if you feel the program incorrectly identified something as a change. Type "marked to show changes from the May 29th draft" at the top.

Stay in contact with representatives of the auditor, trustee or trustee's counsel, issuer's counsel, and any other entity that will produce documents for the transaction to verify that they are aware of all deadlines for their documents. Review with them what items they may need in support of documents. If appropriate, request that they **send** drafts for review by your attorneys, and encourage them to **send** the final documents to you in escrow for shipping to the closing.

PREPARING FOR CLOSING
AS EARLY AS YOU CAN:

Create a folder for each document needed for closing. If you use larger address labels, you can put all of the following information on the label of the folder:

* Number of the document that corresponds to the closing memo schedule;

* Brief name of the document;

* Who signs the document; and

* Word processing identification number (at the bottom, out of sight).

Preparing these labels on the word processor enables you to make changes in the information, particularly the number, at the last minute. Removable notes on top of the folders can contain the status of each document, including such information as "underwriters' counsel to bring to closing."

Call for availability of document signers. If someone will be out of the office, you must know in advance to have their document ready or prepare for an alternate signer.

Prepare exhibits in advance where you can, especially for the corporate secretary's certificate. Paste-up the incumbency certificate.

Create a printing list for your secretary. At the top, remind your secretary to run one last spell check, remove the "draft of..." language from the top, and print the needed quantities. The print list should include:

* Name of the document;

* Word processing identification number;

* Quantity to be printed;

* Type of paper (white bond, general counsel's letterhead, etc.); and

* Number of photocopies needed.

THREE DAYS BEFORE CLOSING:

Obtain final comments on closing documents you are preparing. You must have them finalized so that you can print multiple copies of documents for signature. Don't delay this task--having documents signed by so many officers usually takes all day.
Put the printed documents into your folders, ready for signature. You can sort the folders by signee, because your numbering system will make it easy to return them to their correct order once signed.

If you have any supporting or backup documents, get them signed and attached at this time, so that they will be ready when you need them.

TWO DAYS BEFORE CLOSING:

Get all remaining documents signed. Put one complete document on top with a flag indicating where the document should be signed, followed by the remaining signature Pages.

Obtain documents from the auditor, the trustee, etc., and place them in the proper folder.

Review the set of closing documents before the attorneys do.

If the closing is to be held out of town, ship the documents in escrow via overnight express to the closing (usually to the offices of underwriters' counsel). When putting the folders in the shipping box, Pull one copy of each signed document to keep, at your office, to accompany the issuer's representative to the closing, or to ship in a separate box.

ONE DAY BEFORE CLOSING:

If the closing is to be held at the office of the issuer or issuer s counsel, you will need to 'set the table,' laying out the folders in order, with one document on top for inspection by the parties.

Order the bring-down certificate of existence as early as possible.

CLOSING DATE:

If the closing is to be held out of town, have fax cover pages to underwriters' counsel handy. Be sure to include the room number of the conference room in which the closing will be held, so that the fax is not delivered to an empty office.

POST-CLOSING MATTERS

Once the transaction has successfully closed, originals of documents are distributed to the parties by order of priority. If you have only one original document signed by the issuer, addressed to the underwriter, the original is, of course, sent to the underwriter. If you have two originals, one is retained by the issuer, one by the underwriter. The other parties are prioritized according to the document's importance to that party and the party's importance to the transaction.
Photocopy one set of the documents to create a bound volume so that the parties have a record of the transaction.

Using the index from a previous similar transaction, assemble the documents in a logical order and revise the dates, terms, and parties to create the new index. Use your word processor's automatic numbering system.

Develop the list of individuals who will receive a bound volume (according to your company's style and cost constraints) and have it and the index reviewed by an attorney.

Once the index is final, assemble the documents into a master volume. Originals of certain documents (e.g., the prospectus, the security) should be put in the bound volume.

Contact the book bindery. It should be listed under 'bookbinders' in the telephone book, but check with other firms in your town for a recommendation on binderies that are experienced at handling legal documents. To save money, you can photocopy and assemble the individual books in house, with tabs provided by the bindery, or you can ship a master to the bindery and have copies made there (be sure to **send** multiples of the original documents for insertion).

Send a sample book from a previous transaction to show the bindery the color of the book and style of spine. Type the information needed for the spine, and ask for a proof of the spine before it is stamped.

Create a three-ring binder version of the bound volume for yourself; not only is it cheaper, but the documents are then easy to photocopy in the future.

Prepare the transmittal letter for the bound volumes under your own name,

giving credit where credit is due!

Organize the file, throwing away duplicates and blank drafts. Keep or discard drafts according to your company's or department's policy. Write a memo to the file regarding any special circumstances or suggestions for improvement for the next transaction.

ADDITIONAL TIPS

A securities transaction involves a lot of people doing a great deal of work in a short amount of time. Although I am suggesting that you take on as much responsibility as you can, you must also keep an ear to the ground as to territorial politics. If someone in your company has handled a certain responsibility well in the past, do not try to take over, but coordinate with them to make sure that the transaction flows smoothly. If your company has the staff and equipment available, you can produce the registration statement in house, and only use the printer for the final prospectus (since it is usually printed on tissue paper). The printer should be able to work from either a camera-ready copy or a diskette.

As you can see, much of this information can be applied to other types of closings, such as a merger or sale of a company.

You can contribute a great deal to the success of a securities transaction, but, as with all legal assistant duties, you must be sure you follow through on any responsibility you assume, and you must constantly check yourself to make sure you are doing the job correctly and efficiently. The more you do, the more challenging the work will become, and the more you will be appreciated by the powers that be.

GLOSSARY OF SECURITIES TERMS

* SECURITY: Any stock, note, bond, debenture, or other evidence of indebtedness or a right to participate in profits of a profit-making enterprise.

* TERMS: Terms for a security include the principle amount, date of maturity, interest or dividend rates, interest or dividend payment dates, redemption options, sinking fund obligations, and collateral (if any), etc.
* ISSUER: The company that issues or proposes to issue the security.

* UNDERWRITERS: The investment bankers who singly or in a group agree to purchase a new issue of securities from an issuer for resale to the public. An underwriter may act as an agent to sell the security but not be obligated to purchase any part of the issue.

* UNDERWRITING AGREEMENT: The agreement between the issuer and the underwriter. It is signed on the pricing date and contains information about the security, representations and covenants of the issuer and the underwriters, and details of the transaction.

* PROSPECTUS: The disclosure document distributed to the potential purchasers that describes the issuer and its business, the securities offered, financial information about the issuer, risk factors in the purchase of the security, tax treatment, and other information an investor needs to make an informed decision to purchase the security.

* REGISTRATION STATEMENT: The document filed with the Securities and Exchange Commission (the "SEC") that describes the proposed public offering of securities and discloses detailed information about the issuer. The registration statement consists of a cover page, a base prospectus (which may be preliminary or subject to completion pending the registration

statement's 'going effective' with the SEC), information not required to be in the prospectus, the signature page, and required exhibits.

* INDENTURE: The lengthy written agreement between the issuer and the trustee which sets forth the terms under which bonds or debentures may be issued. Terms include the amount of the issue, the interest rate, the maturity, the collateral (if any), the protective covenants, and other items related to redemption, sinking funds, **transfer**, etc.

* CLOSING: The consummation of the transaction, usually by delivery of the security and the closing documents required by the underwriters and trustee in exchange for payment of the purchase price. Closings are often held in the office of the underwriter's counsel (usually in another city).

* PRICING: The date, usually a week before closing, where the specific terms of the security are agreed upon by the parties and the underwriting agreement is signed.

* PRINTER: A financial printing company that is experienced in printing securities documents. The customer service representatives will be very helpful in assisting you and anticipating your needs.

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Geographic Names: US

Descriptors: Paralegal personnel; SEC registration; Sales of securities; Guidelines; Requirements

Classification Codes: 4300 (CN=Law); 3400 (CN=Investment analysis); 9150 (CN=Guidelines); 9190 (CN=United States)

? **DS**

Set	File	Items	Description
	9	116	
	15	1402	
	160	1	
	148	1143	
	275	244	
	610	88	
	810	32	
	20	818	
	624	82	
	621	200	
	636	252	
	613	188	
	634	3	
	813	19	

```
S1          4588   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-
                   5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-
                   )) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TR-
                   ANSFER?))
        9   2574147
       15   3868510
      160         0
      148  13481745
      275   1364942
      610   2083240
      810         1
       20  58629506
      624   1044771
      621   3664185
      636   2995737
      613   2892602
      634    320120
      813      1488
S2       92920994   PD>20000609
        9        19
       15       378
      160         0
      148       222
      275        56
      610         7
      810         1
       20        95
      624        17
      621        14
      636        43
      613        13
      634         0
      813         0
S3          865   S1 AND (ALERT? OR TRIGGER?)
        9         5
       15        43
      160         0
      148        52
      275         3
      610         3
      810         3
       20        35
      624        13
      621        10
      636        13
      613        22
      634         0
      813         0
S4          202   S1 AND (FINANC? (25N) ADVISOR?)
        9        64
       15      1056
      160         0
      148       788
      275        87
      610        50
      810        15
       20       564
      624        48
      621       111
      636       155
      613       155
      634         2
```

```
        813          6
S5                3101   S1 AND (FINANC? OR CREDIT?)
          9         52
         15        855
        160          0
        148        560
        275         75
        610         19
        810          5
         20        398
        624         44
        621         76
        636        116
        613        104
        634          0
        813          8
S6                2312   S1 AND PLAN
          9          0
         15         42
        160          0
        148         39
        275          2
        610          0
        810          0
         20         11
        624          9
        621          4
        636          4
        613          7
        634          0
        813          0
S7                 118   S1 AND (FINANCIAL (5N) PLAN)
          9          8
         15        124
        160          0
        148        117
        275         40
        610          2
        810          2
         20         60
        624          1
        621         22
        636         11
        613         41
        634          0
        813          1
S8                 429   S1 AND CALENDAR
          9          0
         15          2
        160          0
        148          0
        275          0
        610          0
        810          0
         20          0
        624          0
        621          0
        636          0
        613          0
        634          0
        813          0
S9                   2   S1 AND (PREVIOUS (5N) UPDATE)
```

```
        9          0
       15          0
      160          0
      148          0
      275          0
      610          0
      810          0
       20          0
      624          0
      621          0
      636          0
      613          0
      634          0
      813          0
S10             0    AU=ROBB, PAUL
        9          0
       15          0
      160          0
      148         77
      275          0
      610          0
      810          0
       20          0
      624          0
      621          0
      636          0
      613          0
      634          0
      813          0
S11            77    AU=ROBB, P?
        9         22
       15        474
      160          1
      148        411
      275        172
      610         10
      810         32
       20         69
      624         27
      621         41
      636        113
      613          5
      634          1
      813         19
S12          1397    S1 NOT S2
        9         21
       15        469
      160          1
      148        372
      275        118
      610          3
      810         18
       20         42
      624         27
      621         10
      636         82
      613          1
      634          1
      813          5
S13          1170    RD  (unique items)
        9          0
       15          2
```

46

```
      160        0
      148        0
      275        0
      610        0
      810        0
       20        0
      624        0
      621        0
      636        0
      613        0
      634        0
      813        0
S14              2    S9 NOT S2
        9        0
       15        2
      160        0
      148        0
      275        0
      610        0
      810        0
       20        0
      624        0
      621        0
      636        0
      613        0
      634        0
      813        0
S15              2    RD  (unique items)
```